

**UNITED STATES BANKRUPTCY COURT**  
District of Arizona

**NOTICE TO FILER OF ERRORS AND/OR DEFICIENCIES IN ELECTRONICALLY FILED DOCUMENTS**

CASE NAME: THE BILTMORE BANK OF ARIZONA v. LUND et al  
CASE NUMBER/ADVERSARY NUMBER: 2:09-ap-01577-CGC  
DOCKET NUMBER: 5  
DOCUMENT FILING DATE: 12/14/2009  
DOCUMENT TITLE: ANSWER TO COMPLAINT

TO: JOSEPH W. CHARLES, P.C.

Pursuant to the Local Rules of Bankruptcy Procedure and/or the Federal Rules of Bankruptcy Procedure, one of the following errors/deficiencies has been found with your electronically filed document:

- ☐ Document was filed in the wrong case, the caption and/or case number does not match the caption and/or case number of the case in which the document was filed. The docket entry has been marked ENTERED IN ERROR. You must re-file the correct document in the correct case.
- ☒ Document was filed in correct case, but the document filed was captioned with an incorrect case number or no case number. The document should be re-filed with the correct case number. Further action on the motion may not be taken by the court until the document is re-filed with the correct case number. If re-filing the document will cause you to incur a second filing fee, please call the ECF help line at 602-682-4900 immediately after the re-filing, before making any payment with your credit card, to have the second fee reversed.
- ☐ Document filed is incomplete. The document is either missing pages, pages are incomplete or all exhibits referred to are not attached. If the document contains incomplete pages or is missing pages, the entire document must be re-filed. Any missing exhibits can be filed separately with a cover pleading, Notice of Filing Omitted Exhibits, and relating it to the original filing.
- ☐ The document was filed using an incorrect entry. The document filed incurred a filing fee and the appropriate entry showing a fee due was not used. An order to pay the filing fee will be entered.
- ☐ When the case was opened, you failed to input the debtor(s) social security number. A Statement of Social Security Number that contains the debtor(s) full SSN must now be filed with the court on paper (DO NOT e-file) or the case may be dismissed.
- ☐ Notice that reopened case may be re-closed. This case was reopened for further proceedings and 90 or more days have passed without the reopening party having filed a document to initiate the further proceedings or the reopening party has filed a pleading or other document but has taken no further action to have the matter determined by the court. The reopened case will be re-closed unless the reopening party files an appropriate document or takes further action within 30 days of the date of this notice.

OTHER:

**Date: December 15, 2009**

**Address of the Bankruptcy Clerk's Office:**  
U.S. Bankruptcy Court, Arizona  
230 North First Avenue, Suite 101  
Phoenix, AZ 85003-1727  
Telephone number: (602) 682-4000  
[www.azb.uscourts.gov](http://www.azb.uscourts.gov)

Clerk of the Bankruptcy Court:

**Brian D. Karth**

# CERTIFICATE OF NOTICE

District/off: 0970-2  
Case: 09-01577

User: medinad  
Form ID: defmemo

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 15, 2009

The following entities were noticed by first class mail on Dec 17, 2009.  
aty JOSEPH W. CHARLES, PO BOX 1737, GLENDALE, AZ 85311-1737

The following entities were noticed by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2009

Signature:

